

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

JOHN CLARIZIA, FRANCES ERVING, and
JOHNNIE ERVING, on behalf of themselves
and all others similarly situated,

Plaintiffs,

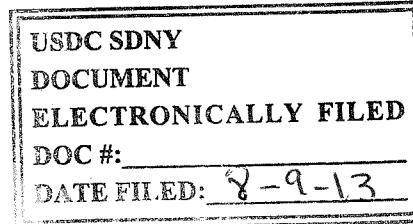
v.

OCWEN FINANCIAL CORPORATION,
OCWEN LOAN SERVICING, LLC, SAXON
MORTGAGE SERVICES, INC., MORGAN
STANLEY, ASSURANT, INC., AMERICAN
SECURITY INSURANCE COMPANY,

Defendants.

Civil Action No. 1:13-CV-02907

**STIPULATION EXTENDING TIME
TO ANSWER OR OTHERWISE
RESPOND**



WHEREAS Plaintiffs Lisa Chamberlin Engelhardt, John Clarizia, Gerald Coulthurst, and Enrique Dominguez ("Original Plaintiffs") filed a Complaint against Defendants Ocwen Financial Corporation, Ocwen Loan Servicing, LLC, Assurant, Inc., American Security Insurance Company, and Standard Guaranty Insurance Company (collectively, Original Defendants) in the above-captioned action on or about January 23, 2013; and

WHEREAS prior to any response to the Complaint by any of the Original Defendants, the Original Plaintiffs notified the Court that they intended to amend their Complaint as a matter of course; and

WHEREAS Plaintiffs filed their First Amended Class Action Complaint ("FAC") as a matter of course on July 17, 2013; and

WHEREAS the FAC names John Clarizia and Frances Erving, Johnnie Erving (collectively, "Plaintiffs") as the only Plaintiffs in the FAC (dropping all other Original Plaintiffs); and

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WHEREAS the FAC names Saxon Mortgage Services, Inc., and Morgan Stanley as additional Defendants (collectively with the Original Defendants, "Defendants"); and

WHEREAS the undersigned has agreed to a date for Defendants Assurant, Inc. and American Security Insurance Company to respond to the FAC;

THEREFORE, IT IS HEREBY STIPULATED AND AGREED, by and among the undersigned counsel for the parties, as follows:

Defendants Assurant, Inc. and American Security Insurance Company, while reserving all rights, claims and defenses, including (without limitation) any objection to the jurisdiction of the Court and to Plaintiffs' joinder of additional claims and parties in the FAC, shall have through September 17, 2013, to answer or otherwise respond to the FAC including (without limitation) by making pre-motion conference requests.

Dated: August 7, 2013

BERGER & MONTAGUE, P.C.

By: /s/ Shanon Carson

Shanon Carson (*pro hac vice*)
Patrick F. Madden
1622 Locust Street
Philadelphia, PA 19103
Phone: (215) 875-4656
Fax: (215) 875-4604

TAUS, CEBULASH & LANDAU, LLP

Brett Cebulash
Kevin S. Landau
80 Maiden Lane, Suite 1204
New York, NY 10038
Phone: (212) 931-0704
Fax: (212) 931-0703

SULLIVAN & WORCESTER LLP

By: /s/ Karen E. Abravanel

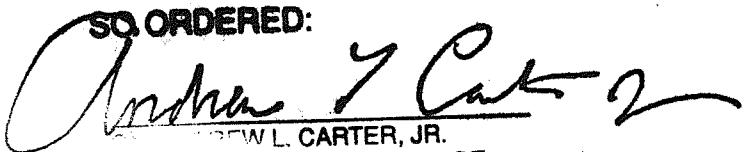
Andrew T. Solomon
Karen E. Abravanel
1633 Broadway, 32nd Floor
New York, NY 10019
Phone: (212) 6600-3001
Fax: (212) 660-3001

JORDEN BURT LLP

Frank G. Burt (*pro hac vice*)
William G. Merten (*pro hac vice*)
Brian P. Perryman (*pro hac vice*)
1025 Thomas Jefferson Street N.W.
Suite 400 East
Washington, DC 20007
Phone: (202) 965-8100
Fax: (202) 965-8104

*Attorneys for Defendants Assurant, Inc.
and American Security Insurance
Company*

SO ORDERED:


ANDREW L. CARTER, JR.
DISTRICT JUDGE

8-9-13

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STIPULATION EXTENDING TIME TO ANSWER OR OTHERWISE RESPOND

LOCKRIDGE GRINDAL NAUEN P.L.L.P

Robert S. Shelquist
100 Washington Ave. South, Suite 2200
Minneapolis, MN 55401
Phone: (612) 339-6900

**LOWEY DANNENBERG COHEN &
HART, P.C.**

Barbara Hart
Jeanne D'Esposito
Noelle Ruggiero
One North Broadway, Suite 509
White Plains, NY 10601
Phone: (914) 997-0500
Fax: (914) 997-0035

Norah Hart
305 Broadway, 14th Floor
New York, NY 10007
Phone: (212) 897-5865
Fax: (646) 537-2662

**KESSLER TOPAZ MELTZER & CHECK
LLP**

Edward Ciolko (*pro hac vice forthcoming*)
Peter Muhic (*pro hac vice forthcoming*)
Tyler Graden (*pro hac vice forthcoming*)
280 King of Prussia Road
Radnor, PA 19087
Phone: (610) 667-7706
Fax: (610) 667-7056

NIX PATTERSON & ROACH, LLP

Jeffery Angelovich (*pro hac vice forthcoming*)
Michael Angelovich (*pro hac vice forthcoming*)
Christopher Johnson (*pro hac vice forthcoming*)
280 King of Prussia Road
Radnor, PA 19087
Phone: (610) 667-7706
Fax: (610) 667-7056

**DEALY SILBERSTEIN & BRAVERMAN,
LLP**

Milo Silberstein
225 Broadway, Suite 1405
New York, NY 10007
Phone: (212) 385-0066
Fax: (212) 385-2117

CUNEO GILBERT & LaDUCA, LLP

Charles J. LaDuka
8120 Woodmont Avenue
Bethesda, MD 20814
Phone: (202) 789-3960
Fax: (202) 789-1813

Attorneys for Plaintiffs